## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/39041

A. CLASSIFICATION OF SUBJECT MATTER				
IPC(7) : G06F 17/60				
US CL : 705/38,1				
According to International Patent Classification (IPC) or to both national classification and IPC				
B. FIELDS SEARCHED				
. Minimum documentation searched (classification system followed by classification symbols)				
U.S. : G06F 17/60				
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched				
Documentation searched other than immunity described to the				
1				
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)				
2 2001	UMENTS CONSIDERED TO BE RELEVANT		1	
C: C1			Relevant to claim No.	
Category *	US 2003/0029555 A1, MARLOWE-NOREN, 11 Dec	orpher 2003 (11 12 2003)	1-57	
Y	US 2003/0029555 A1, MARLOWE-NOREN, 11 Dec	ember 2003 (11.12.2003)		
	US 2002/0138419 (MELONE et al.) 26 September 20	02 (26 09 2002)	1-57	
Y	US 2002/0138419 (MELONE et al.) 20 September 20	02 (20.03.2000)	1	
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Further documents are listed in the continuation of Box C.  See patent family annex.  See patent family annex.  later document published after the international filing date or priority.				
<del></del>	Special categories of cited documents:	"T" later document published after the inte date and not in conflict with the applic	ation but cited to understand the	
1	at defining the general state of the art which is not considered to be of	principle or theory underlying the inve	ntion	
"A" document	if relevance			
		"X" document of particular relevance; the considered novel or cannot be considered.	red to involve an inventive step	
	pplication or patent published on or after the international filing date	when the document is taken alone		
"L" documer	nt which may throw doubts on priority claim(s) or which is cited to	"Y" document of particular relevance; the	rlaimed invention cannot be	
establish	the publication date of another citation or other special reason (as	considered to involve an inventive SICI	when the document is combined	
specified		with one or more other such document	s, such combination being	
"O" document referring to an oral disclosure, use, exhibition or other means		obvious to a person skilled in the art		
"P" docume	nt published prior to the international filing date but later than the	"&" document member of the same patent	family	
priority	priority date claimed			
Date of the actual completion of the international search		Date of mailing of the international sear	<u>የት ማየሰ</u> ፍ	
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20 July 2005 (20.07.2005)		Authorized officer		
Name and mailing address of the ISA/US		S. Willermult 10		
Mail Stop PCT, Attn: ISA/US		Naresh Vig	_	
Commissioner for Patents		U		
P.O. Box 1450 Alexandria, Virginia 22313-1450		Telcphone No. 571-272-6810		
Facsimile No. (703) 305-3230				

Form PCT/ISA/210 (second sheet) (January 2004)

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PCT/US04/39041

Box No. 11	Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)		
This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:			
1.	Claims Nos.: because they relate to subject matter not required to be searched by this Authority, namely:		
2.	Claims Nos.: because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:		
3.	Claims Nos.: because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).		
Box No. III	Observations where unity of invention is lacking (Continuation of item 3 of first sheet)		
	ional Searching Authority found multiple inventions in this international application, as follows: ontinuation Sheet		
1.	As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.  As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.  As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:		
4.	No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:  Protest The additional search fees were accompanied by the applicant's protest.		
Remark on Protest			

Form PCT/ISA/210 (continuation of first sheet(2)) (January 2004)

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## BOX III. OBSERVATIONS WHERE UNITY OF INVENTION IS LACKING

This application contains claims directed to more than one species of the generic invention. These species are deemed to lack unity of invention because they are not so linked as to form a single general inventive concept under PCT Rule 13.1.

In order for more than one species to be examined, the appropriate additional examination fees must be paid. The species are as follows:

Claims 1-35, 42-43, 48-51 and 53 drawn to plurality of components temporarily decomposed for years interest and a residential remainder interest.

Claims 36, 44 and 54 drawn to documentation including computed tax valuation on at least one component decomposed from residential property.

Claims 37, 45 and 55 drawn to documentation including insurance premium on at least one component decomposed from residential property.

Claims 38-39, 46 and 56 drawn to documentation including computed tax valuation including equity interest in only one of decomposed components.

Claims 40, 47 and 57 drawn to documentation including valuation of property including an equity interest in only of decomposed components.

The species listed above do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, the species lack the same or corresponding special technical features for the following reasons:

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